

**Information to identify the case:**

Debtor 1 Michael C Whittaker  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Michigan**  
Case number: **18-56369-tjt**

Social Security number or ITIN **xxx-xx-8090**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**  
Date case filed for chapter **7 12/6/18**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Michael C Whittaker	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2655 Massena St. Commerce Township, MI 48382	
<b>4. Debtor's attorney</b> Name and address	Peter F. Schneider Clayson, Schneider & Miller P.C. 645 Griswold St. Suite 3900 Detroit, MI 48226	Contact phone: (313) 237-0850
<b>5. Bankruptcy trustee</b> Name and address	Wendy Turner Lewis 444 West Willis Street Suite #101 Detroit, MI 48201	Contact phone: 313-832-5555

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>	<b>Address of the Bankruptcy Clerk's Office:</b> 211 West Fort Street Detroit, MI 48226  <b>Contact phone:</b> 313-234-0065	<b>For the Court:</b> Clerk of the Bankruptcy Court: Katherine B. Gullo  <b>Hours open:</b> 8:30am-4:00pm Monday-Friday  <b>Date:</b> 12/6/18
<b>7. Meeting of creditors</b>	<b>January 3, 2019 at 11:30 AM</b>	<b>Location:</b>  <b>211 West Fort St., Room 315, Detroit, MI 48226</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 3/4/19
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Michael C Whittaker  
Debtor

Case No. 18-56369-tjt  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: admin  
Form ID: 309A

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db +Michael C Whittaker, 2655 Massena St., Commerce Township, MI 48382-3549  
25662789 +Ace Funding Source, 6420 Wilshire Blvd., Los Angeles, CA 90048-5502  
25662790 +Amador Sagana and Chona Sagana, 2720 E. Plaza Blvd., Suite V,  
National City, CA 91950-4004  
25662791 American Express, P.O. Box 65044, Dallas, TX 75265  
25662792 +August Resource Funding, Inc., 1970 Cranston Rd., Suite 201, Beloit, WI 53511-3137  
25662793 Biz Fund, 762 Orange St., Wilmington, DE 19801  
25662797 +Comp. Vascular & Endovascular Care, PC, 22250 Providence Drive., Suite 555,  
Southfield, MI 48075-6213  
25662798 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 5050 Kingsley Drive MD 1MOCOP,  
Cincinnati, OH 45263)  
25662799 +Fox Capital Group, 65 Broadway, Suite 804, New York, NY 10006-2503  
25662801 Kelly R. Whittaker, 485 Stone falls Dr SE, Unit 204, Bloomfield Hills, MI 48301  
25662804 +RSig Security-Midwest, Inc., 24175 Northwestern Hwy., Suite 150,  
Southfield, MI 48075-2579  
25662802 +Radovan Filipovic, 7447 Westbury Blvd., West Bloomfield, MI 48322-2817  
25662803 +Rockford Bank & Trust, 4571 Guilford Rd., Rockford, IL 61107-2228  
25662805 +THD/CBNA, One Court Square, Long Island City, NY 11120-0001  
25662806 +Tri-Con Security Group, LLC, 24175 Northwestern Hwy., Suite 150,  
Southfield, MI 48075-2579  
25662807 +Unique Funding Solutions LLC, 2715 Coney Island Ave., 2nd Fl., Brooklyn, NY 11235-5068  
25662808 +Vascor, 100 Farmers Bank Square #300, Georgetown, KY 40324-8712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pete@claysonschneidermiller.com Dec 06 2018 23:34:57 Peter F. Schneider,  
Clayson, Schneider & Miller P.C., 645 Griswold St., Suite 3900, Detroit, MI 48226  
tr +EDI: FWTLEWIS.COM Dec 07 2018 04:38:00 Wendy Turner Lewis, 444 West Willis Street,  
Suite #101, Detroit, MI 48201-1748  
25662794 EDI: CAPITALONE.COM Dec 07 2018 04:39:00 Capital One Bank USA, PO Box 85015,  
Richmond, VA 23285-5075  
25662795 +EDI: CHASE.COM Dec 07 2018 04:39:00 Chase Card, 201 N. Walnut St//DE1-1027,  
Wilmington, DE 19801-2920  
25662796 +EDI: WFNNB.COM Dec 07 2018 04:39:00 Comenity Bank/Legendary Pine, P.O. Box 182789,  
Columbus, OH 43218-2789  
25662800 +EDI: CAUT.COM Dec 07 2018 04:38:00 JP Morgan Chase Bank NA, 14800 Frye Rd., Tx 10,  
Fort Worth, TX 76155-2732

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ''+'' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 6, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0